

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephanie Jean Hornbaker  
Debtor

Case No. 18-00636-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jun 27, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:**

Recip ID	Recipient Name and Address
db	Stephanie Jean Hornbaker, 7018 Brookdale Dr, Harrisburg, PA 17111-5065
5024642	Bayview Loan Servicing LLC, PO Box 650091, Dallas, TX 75265-0091
5038018	+ Bayview Loan Servicing, LLC, c/o Heather S. Riloff, Esquire, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541
5024644	Boscov's Bank, PO Box 659622, San Antonio, TX 78265-9622
5024650	Diane's Bail Bonds, 43 N 4th St, Allentown, PA 18102-3467
5024656	George Gruber, 7018 Brookdale Dr, Harrisburg, PA 17111-5065
5024639	Hornbaker Stephanie Jean, 7018 Brookdale Dr, Harrisburg, PA 17111-5065
5024661	+ PPL, 2 N 9th St, Allentown, PA 18101-1179
5044127	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFFC.COM	Jun 27 2022 22:43:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
5024641	+ Email/Text: aleasure@autotrakk.com	Jun 27 2022 18:38:00	Autotrakk LLC, 1500 Sycamore Rd, Montoursville, PA 17754-9416
5024643	EDI: WFNNB.COM	Jun 27 2022 22:43:00	Bon Ton Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5024645	EDI: CAPITALONE.COM	Jun 27 2022 22:43:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
5047865	Email/PDF: bncnotices@becket-lee.com	Jun 27 2022 18:39:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5024646	EDI: PHINGENESIS	Jun 27 2022 22:43:00	Celtic Bank Indigo Mastercard, PO Box 4477, Beaverton, OR 97076-4401
5024647	+ Email/Text: mediamanagers@clientservices.com	Jun 27 2022 18:38:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
5024648	EDI: CCS.COM	Jun 27 2022 22:43:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
5024649	Email/PDF: creditonebknofications@resurgent.com	Jun 27 2022 18:39:05	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5024651	EDI: DIRECTV.COM	Jun 27 2022 22:43:00	Direct TV, PO Box 5007, Carol Stream, IL 60197-5007
5050943	EDI: DIRECTV.COM	Jun 27 2022 22:43:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
5024652	EDI: WFNNB.COM	Jun 27 2022 22:43:00	Express Comenity Bank, PO Box 182789,

District/off: 0314-1  
Date Rcvd: Jun 27, 2022

User: AutoDocke  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 43

			Columbus, OH 43218-2789
5024653	EDI: BLUESTEM	Jun 27 2022 22:43:00	Fingerhut WEB BANK, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5024655	EDI: AMINFOFP.COM	Jun 27 2022 22:43:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
5024657	EDI: PHINGENESIS	Jun 27 2022 22:43:00	Indigo Platinum Mastercard, PO Box 205458, Dallas, TX 75320-5458
5024658	Email/Text: PBNCNotifications@peritussservices.com	Jun 27 2022 18:38:00	Kohl's, PO Box 3084, Milwaukee, WI 53201-3084
5053074	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2022 18:39:18	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5044470	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2022 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5024659	EDI: WFNNB.COM	Jun 27 2022 22:43:00	New York & Company Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5024900	+ EDI: RECOVERYCORP.COM	Jun 27 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5053147	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2022 18:39:06	Pinnacle Credit Services, LLC its successors and, assigns as assignee of CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5045956	+ EDI: JEFFERSONCAP.COM	Jun 27 2022 22:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5034102	EDI: Q3G.COM	Jun 27 2022 22:43:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5024662	EDI: CBS7AVE	Jun 27 2022 22:43:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
5055101	+ Email/Text: bncmail@w-legal.com	Jun 27 2022 18:38:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5024663	EDI: WTRRN BANK.COM	Jun 27 2022 22:43:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
5024664	EDI: WTRRN BANK.COM	Jun 27 2022 22:43:00	Target TD Bank USA, PO Box 673, Minneapolis, MN 55440-0673
5050843	EDI: AIS.COM	Jun 27 2022 22:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5024665	EDI: WFNNB.COM	Jun 27 2022 22:43:00	Victoria Secrets Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5049012	EDI: WFAUTO	Jun 27 2022 22:43:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657
5024666	EDI: WFCCSBK	Jun 27 2022 22:43:00	Wells Fargo Bank NA, PO Box 5058, Portland, OR 97208-5058
5024667	EDI: WFFC.COM	Jun 27 2022 22:43:00	Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753
5024668	EDI: WFAUTO	Jun 27 2022 22:43:00	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697
5024669	EDI: COMCASTCBLCENT	Jun 27 2022 22:43:00	Xfinity Comcast, PO Box 21129, Eagan, MN 55121-0129

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5024640		James P Sheppard Esquire, Removed per Doc. 63
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5024654	##	First National Bank, 3951 Union Deposit Rd, Harrisburg, PA 17109-5922
5024660	##	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name	Email Address
Heather Stacey Riloff	on behalf of Creditor BAYVIEW LOAN SERVICING LLC heather@mvrlaw.com, Michelle@mvrlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Lisa A Rynard	on behalf of Debtor 1 Stephanie Jean Hornbaker larynard@larynardlaw.com
Rebecca Ann Solarz	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 6

**Information to identify the case:**

Debtor 1

Stephanie Jean Hornbaker

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0452

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00636-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephanie Jean Hornbaker  
aka Stephanie J. Bertolino, aka Stephanie J.  
Hornbaker, aka Stephanie J. Mills

6/27/22**By the  
court:**

Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**